

PSB FINANCIAL CORPORATION

	CPP Disbursement Date 02/27/2009	RSSD (Holding Company) 1109263	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$434	\$468	7.9%		
Loans	\$202	\$223	10.6%		
Construction & development	\$7	\$10	34.2%		
Closed-end 1-4 family residential	\$29	\$30	2.9%		
Home equity	\$0	\$0	26.5%		
Credit card	\$1	\$1	0.2%		
Other consumer	\$10	\$12	16.2%		
Commercial & Industrial	\$28	\$31	8.2%		
Commercial real estate	\$83	\$93	12.3%		
Unused commitments	\$47	\$73	55.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$41	\$135	226.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$135	\$52	-61.1%		
Cash & balances due	\$16	\$15	-6.1%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$390	\$424	8.7%		
Deposits	\$358	\$394	10.1%		
Total other borrowings	\$28	\$26	-8.2%		
FHLB advances	\$27	\$26	-4.2%		
Equity					
Equity capital at quarter end	\$44	\$44	0.5%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$11	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.0%	9.4%	--		
Tier 1 risk based capital ratio	14.0%	14.4%	--		
Total risk based capital ratio	15.0%	15.3%	--		
Return on equity ¹	9.5%	2.5%	--		
Return on assets ¹	1.0%	0.2%	--		
Net interest margin ¹	3.8%	3.3%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	96.4%	127.1%	--		
Loss provision to net charge-offs (qtr)	282.2%	139.8%	--		
Net charge-offs to average loans and leases ¹	0.3%	0.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.2%	0.2%	0.0%	0.0%	--
Closed-end 1-4 family residential	3.3%	3.5%	0.0%	0.3%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.2%	0.1%	0.9%	1.4%	--
Other consumer	2.5%	1.8%	0.5%	0.3%	--
Commercial & Industrial	1.0%	1.0%	0.4%	0.4%	--
Commercial real estate	1.6%	0.6%	0.0%	0.0%	--
Total loans	1.6%	1.0%	0.1%	0.1%	--